



# Mississippi Tornado Disaster



# Recovery

People Helping People

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Photo by Jim Barrett/ FEMA News Photo

A resident shows the remains of her home to a Pontotoc County fire and emergency coordinator and a FEMA field officer after the recent tornado.

## Tornadoes Sweep through Mississippi

**D**eadly tornadoes and severe storms swept through parts of Mississippi Feb. 16 and 24, killing seven people and causing widespread damage.

The destruction exceeded state and local resources and prompted Gov. Ronnie Musgrove to seek federal assistance. President Bush responded by issuing a disaster declaration for the three counties affected by the first storm. The declaration was then expanded to include the six counties affected by the later storm and 26 contiguous counties.

"FEMA is committed to working hand-in-hand with state and local officials to speed help to the victims of the recent tornadoes," said FEMA Director Joe M. Allbaugh. "Our aim is to do all we can to help rebuild the lives and communities that have suffered from the devastation these storms have caused."

The disaster declaration enables FEMA and other federal agencies to team up

with state and local disaster workers to help victims begin the long journey to recovery.

"We want to help people recover as quickly as possible," Musgrove said. "The federal-state partnership enables us to offer a wide range of disaster recovery assistance."

Government disaster assistance covers basic needs, but will not normally compensate disaster victims for their entire loss.

Direct disaster aid does not have to be repaid, and other help may be in the form of low-interest loans. The types of assistance available are outlined in this newsletter and will be explained when you call to apply for assistance.

Allbaugh urged those who suffered damages to call FEMA toll free at **800-462-9029** to begin the application process for disaster aid.

Allbaugh named John D. Hannah to coordinate the federal relief effort.

### IMPORTANT RECOVERY INFORMATION

#### ■ Register by Phone

Residents of disaster-declared counties whose homes or personal property sustained damage as a result of storms and tornadoes are urged to begin the application process. Call **800-462-9029** from 8 a.m. to 6 p.m., seven days a week. The number to call if you are speech- or hearing-impaired is **800-462-7585**.

#### ■ Disaster Housing Assistance

FEMA provides four kinds of grants to help homeowners and renters whose primary residences are not livable. Funds may pay for rental housing, reimbursement for motel/hotel expenses, mortgage or rental payments to prevent eviction or foreclosure resulting from the storm, or funds for essential repairs to make the home habitable.

#### ■ Safe Rooms: A life saver

Safe rooms can provide protection from winds up to 250 miles an hour. For details on how to build one, call FEMA publications, 800-480-2520, and ask for a copy of "Taking Shelter from the Storm: Building a Safe Room Inside your House," or visit the FEMA Website, [www.fema.gov](http://www.fema.gov).

#### ■ U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes that are not fully insured.

Apply by Phone

**800-462-9029**

(TTY: 800-462-7585)

8 a.m. to 6 p.m.  
Seven Days a Week

**TOLL FREE**



*A message from*  
**Fema Director**  
*Joe M. Allbaugh*

**T**he recent severe storms and tornadoes delivered a devastating blow to residents in Mississippi. My heart goes out to all who were affected. Be assured that FEMA, along with other federal, state and voluntary agencies, will be there to help you through your recovery.

Shortly after the storms hit, President Bush signed a disaster declaration that put the federal assistance wheels in motion, and a cadre of staff and volunteers are working to get Mississippians the assistance needed to rebuild lives and communities. This assistance enables local governments to repair or replace damaged public facilities and provides aid to residents and businesses that suffered damage from the storms. By calling the toll-free registration number listed in this publication, Mississippians impacted by the storm can apply for low interest loans, housing grants, home-repair grants and other aid programs.

While new in this position, I am no stranger to emergency and natural disasters. As chief of staff for then-Governor George W. Bush, I oversaw the disaster recovery process for numerous disasters in Texas. I know rebuilding will take a lot of hard work, but we will be there to support and aid you for as long as it takes.

May God bless you and your families as you continue on the road to recovery.



*A message from*  
**Governor**  
*Ronnie Musgrove*

**O**n Friday, Feb. 16, the people of 18 Mississippi counties experienced treacherous storms that damaged countless homes, businesses and property, and took the life of one person. The following weekend Mississippians in 17 counties felt the devastations of a tornado that took six lives and damaged the property and homes of even more people.

MEMA responded immediately, sending disaster teams to prepare damage assessment reports. FEMA officials came to assist, and we made a request for disaster assistance to President Bush that would provide assistance to Mississippi's people, businesses and local governments in the disaster zones.

The President responded quickly placing three counties in a state of emergency and opening the way for direct federal assistance. After the second round of storms hit additional counties were granted public assistance and 35 counties were granted individual assistance.

We are grateful for the continuing efforts and teamwork exemplified by state, local, and federal agencies to assist Mississippians during this extremely difficult time. Thank you to the countless volunteers, companies and organizations that are helping to rebuild the lives of our people and communities. Our thoughts and prayers are with you.

## Disaster Questions and Answers

**Q. What is the first step I should take to register for disaster assistance?**

A. Call the toll-free registration number **800-462-9029 (TTY 800-462-7585)** for the speech or hearing-impaired).

**Q. If I have insurance can I still get assistance?**

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don't delay in applying for government disaster assistance.

**Q. What information do I need to give when I call for assistance?**

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

**Q. What happens after I apply?**

A. A Federal Emergency Management Agency (FEMA) inspector will call for an appointment within two weeks after you have

registered. If you have not heard from FEMA by then, call the **FEMA Helpline, 800-525-0321 (TTY 800-462-7585)**. When the inspector arrives, be sure to ask for his or her official FEMA identification.

**Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?**

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

**Q. What happens if I cannot afford a loan?**

A. Even if you believe you cannot afford a loan, if you were referred to SBA, you must submit your application. If appropriate, you will automatically be referred to the state grant program if you do not qualify for a loan.

# Help on the Road to Recovery

Individuals and business owners who suffered losses because of severe storms and tornadoes and are located in the declared counties may be eligible for assistance. Declared counties are Alcorn, Attala, Bolivar, Calhoun, Carroll, Chickasaw, Choctaw, Clay, Coahoma, Grenada, Holmes, Humphreys, Itawamba, Lafayette, Lee, Leflore, Lowndes, Madison, Monroe, Noxubee, Oktibbeha, Panola, Pontotoc, Prentiss, Quitman, Sunflower, Tallahatchie, Tippah, Tishomingo, Union, Washington, Webster, Winston, Yalobusha and Yazoo.

## **DISASTER HOUSING ASSISTANCE**

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include reimbursement for motel/hotel expenses, grants for alternate rental housing, money for emergency repairs to make a home livable, or mortgage or rental assistance.

## **HOME/PERSONAL PROPERTY DISASTER LOANS**

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

## **INDIVIDUAL AND FAMILY GRANT PROGRAM**

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.



Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the **FEMA Helpline 800-525-0321 (TTY: 800-462-7585)** or the state equal rights officer.

## **BUSINESS DISASTER LOANS**

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other business assets. For small businesses only, SBA makes economic injury loans available for working capital to pay necessary obligations.

## **CONSUMER SERVICES**

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

## **DISASTER UNEMPLOYMENT ASSISTANCE**

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

## **AGRICULTURAL ASSISTANCE**

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost sharing grants also are available for emergency conservation measures. Contact your local Farm Services Agency.

## **SOCIAL SECURITY BENEFITS**

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

## **TAX ASSISTANCE**

The Internal Revenue Service (IRS) allows federal income-tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

## **FRAUD PROTECTION AND LEGAL SERVICES**

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered

housing. Complaints of fraud may be filed with the Mississippi Attorney General's Office. Legal assistance and referrals may be available by calling the Mississippi Bar Association, 800-682-6423.

## **INSURANCE INFORMATION**

Assistance is available from the Mississippi Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

## **VETERANS BENEFITS**

Information is available about benefits, pensions, insurance and VA mortgage loans.

## **VOLUNTEER AGENCY SERVICES**

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.



## To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and care.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.



Photo by Jim Barrett/ FEMA News Photo

Damage from the tornadoes included this destroyed Pontotoc home and car.

## Use Care When Hiring Contractors

If you were affected by the recent tornadoes and severe storms, you should be aware that some unscrupulous contractors may try to take advantage of you.

"If you have disaster-related damages, I urge you to be very careful when contracting for repairs," said Federal Coordinating Officer John D. Hannah of the Federal Emergency Management Agency (FEMA).

"Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance," Mississippi Emergency Management Agency Director Robert Latham said. "Often the work is never performed or the down payment is never returned." Disaster victims should call the Mississippi Attorney General's Office if they have concerns about people representing themselves as contractors.

"You should remember that federal workers and federal contract workers do not charge victims for his services," Hannah said. "If someone posing as a federal employee or federal contractor attempts to collect money for his help, report the person and his vehicle license number to your local police or county sheriff's department."

## Build a Tornado Safe Room

Residents of tornado-prone areas can get protection against deadly tornadoes by building a safe room in their homes.

The Federal Emergency Management Agency (FEMA) offers a 25-page illustrated publication, *Taking Shelter from the Storm: Building a Safe Room Inside Your House*.

The booklet outlines the basics of in-house safe room shelter design, including construction plans, materials and construction cost estimates.

"The safe room is part of an ongoing FEMA initiative to encourage people to take measures to protect themselves before disasters occur," FEMA Director Joe M. Allbaugh said. "When constructed according to plans, the safe room can provide protection against winds of up to 250 miles per hour and projectiles traveling at 100 miles per hour."

Developed in collaboration with the Wind Engineering Research Center of Texas Tech University in Lubbock, Texas, the booklet draws on 25 years of field research. Their work has included studies of the performance of buildings following dozens of tornadoes throughout the United States and laboratory testing on the performance of building materials and systems when impacted by airborne debris.

"Regardless of where you build a safe room in your house, the walls and ceilings must be built so they will protect you from missiles and falling debris and remain standing if your house is severely damaged," Allbaugh said. The safe room designs in *Taking Shelter from the Storm* specify building materials and combinations of building materials that will resist penetration of flying objects in extreme winds.

*Taking Shelter from the Storm: Building a Safe Room Inside Your House* (FEMA publication 320) and construction plans for the safe room are free. To order call 800-480-2520. The booklet and plans also can be downloaded from the FEMA website. Click on "Hot Topics," then "Safe Rooms."



*Recovery* is published by the Federal Emergency Management Agency and the Mississippi Emergency Management Agency with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 800-525-0321.

Internet/World Wide Web  
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# Out of Work Because of the Disaster?

Your business has been destroyed. Your crops have been damaged. You no longer have a job or income. What do you do?

The federal disaster unemployment assistance program (DUA) may provide you with a weekly check if you have become unemployed or have suffered a loss of income due to the disaster. The program is designed to help the self-employed, farmers and those not normally eligible for unemployment insurance.

## What is the first thing I need to do?

Call the state/federal toll-free application number **800-462-9029** (TTY **800-462-7585** for the speech- and hearing-impaired) to register for disaster aid. Apply at your local unemployment office for disaster unemployment assistance.

## Who will process my application?

Your local unemployment office processes your application, determines your eligibility and disburses checks.

## How often are payments made?

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

## How do I know if I am eligible for benefits?

You may be if you are:

- out of work as a result of the disaster;
- self employed or a migrant/seasonal worker with income substantially affected due to the disaster;
- an employee not covered by any other unemployment compensation;
- a survivor who, as a result of the disaster, becomes head of household.

## Is disaster unemployment assistance the only way to get help?

You may be eligible for other disaster assistance programs. To find out, call **800-462-9029** (TTY **800-462-7585** for the speech- and hearing-impaired).



Photo by Jim Barrett/ FEMA News Photo

*The roof was torn from this Pontotoc house during the Feb. 24 tornado.*

# SBA Low-Interest Loans

**L**ow-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners, renters and businesses of all sizes. These SBA loans fund repairs of damages to private property not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

An additional 20 percent may be added to the disaster loan to cover the costs of mitigation devices such as safe rooms. (See page 4.)

SBA analyzes the income and debts of a homeowner or renter. If the applicant cannot afford a disaster loan, SBA may automatically

refer that person to the Individual and Family Grant Program.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans of up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal. These loans, of up to \$1.5 million, are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get help from an SBA representative at all disaster recovery centers.



Photo by Jim Barrett / FEMA News Photo

Despite massive fallen oaks and pines on the property and homes destroyed across the street, this residence suffered only roof and other superficial damage.

# Strengthen Your Home

**Y**our house may be built to code, but that may not mean it can withstand extreme winds.

Measures can be taken to strengthen them. The following areas of your home are most vulnerable to strong winds.

**Roof:** The roof is most vulnerable to damage from high winds. The connection between the roof and walls must be strong enough to resist the

“uplift” effect of strong winds. Roof trusses or rafters should be tied properly to exterior walls with metal strapping or connectors.

Have a building professional use specially designed metal connectors to attach the roof to the wall plates, which are already well connected to the wall studs. Or, you may choose instead to use metal strapping or connectors to tie the roof rafters to both the top wall plate and

wall studs. Special connectors are available to attach a roof to a masonry wall.

In choosing the appropriate connectors for your walls, check with lumber supply outlets, a building professional or building and planning officials.

**Windows:** Installing storm shutters over all exposed windows and other glass surfaces is one of the easiest and most effective ways to protect your home.

Many types of manufactured storm shutters are available. Before installing them, check with local building officials to find out if a permit is required.

Plywood shutters you make yourself, if installed properly, can offer a high level of protection.

**Doors:** If you have double-entry doors, but one door is active and one inactive, or fixed, check to see how the fixed half is secured top and bottom. The bolts or pins that secure most doors are not strong enough to withstand extreme winds.

Check with your local building supply dealer to find out what kind of bolt system will work for your door. Doors with windows will need added protection from flying debris.

**Garage Doors:** Two-car garage doors can wobble as high winds blow and can be pulled out of their tracks. Some garage doors can be strengthened with retrofit kits. Check with your building supply retailer.



CLIP & Save

## IMPORTANT phone numbers

### FEDERAL AGENCIES

- FEMA Registration . . . . .800-462-9029
- TTY for hearing/speech-impaired . . .800-462-7585
- Disaster Information Helpline . . . . .800-525-0321
- TTY for hearing/speech-impaired . . .800-462-7585
- FEMA Fraud Detection . . . . .800-323-8603
- National Flood Insurance Program . . .800-720-1090
- Social Security Administration . . . . .800-772-1213
- Small Business Administration . . . . .800-359-2227
- Internal Revenue Service . . . . .800-829-1040
- TTY for hearing/speech-impaired . . .800-829-4059
- Housing and Urban Development Hotline . . . . .800-669-9777
- Department of Veterans Affairs . . . . .800-827-1000

### STATE AGENCIES

- Department of Human Services
  - Aging and Adult Services . . . . .601-359-5131
  - . . . . .800-948-3090
- Department of Agriculture & Commerce . . . . .601-359-1132
- Office of State Attorney General
  - Consumer Protection . . . . .601-359-4236
  - . . . . .800-281-4418
- Employee Security Commission . . . . .601-961-7708
- . . . . .601-961-7753
- Department of Insurance . . . . .601-359-3579
- . . . . .800-562-2957
- Board of Bar Admissions
  - Young Lawyers Division . . . . .601-948-4471
  - . . . . .800-682-6423
- Emergency Management Office . . . . .601-960-9031

### VOLUNTEER AGENCIES

- American Red Cross . . . . .800-253-1075
- Salvation Army . . . . .662-680-2760